

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

HELEN P LOVING

Debtor(s)

Case No. 15-11808

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2015.
- 2) The plan was confirmed on 07/28/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/18/2017.
- 6) Number of months from filing to last payment: 27.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,201.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$12,015.00
Less amount refunded to debtor \$592.21

NET RECEIPTS: \$11,422.79

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,900.00
Court Costs \$0.00
Trustee Expenses & Compensation \$486.22
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,386.22

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	24,464.00	24,210.01	24,210.01	0.00	0.00
ALLY FINANCIAL	Secured	38,189.00	37,778.73	37,778.73	0.00	0.00
AVANT CREDIT CORPORATI	Unsecured	4,679.00	NA	NA	0.00	0.00
BUCKEYE CHECK CASHING OF IL	Unsecured	2,295.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	2,960.00	3,030.36	3,030.36	1,163.71	0.00
CERASTES LLC	Unsecured	1,275.00	1,286.60	1,286.60	494.07	0.00
CITIBANK NA	Unsecured	64.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	2,778.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	300.00	241.73	241.73	80.15	0.00
Cmre Financial Svcs In	Unsecured	150.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	2,688.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	1,792.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	5,632.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	1,751.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	794.00	NA	NA	0.00	0.00
FIRST FINANCIAL INVESTMENT FUN	Unsecured	65.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	1,933.00	1,935.00	1,935.00	1,935.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	79.10	79.10	17.93	0.00
INTERNAL REVENUE SERVICE	Priority	2,203.00	2,212.80	2,212.80	2,212.80	0.00
ISAC	Unsecured	22,956.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	474.00	499.27	499.27	191.72	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	1,200.00	886.41	886.41	224.18	0.00
PRA RECEIVABLES MGMT	Unsecured	478.00	478.50	478.50	183.75	0.00
PRA RECEIVABLES MGMT	Unsecured	1,132.00	1,246.57	1,246.57	478.70	0.00
QUANTUM3 GROUP LLC	Unsecured	141.00	164.54	164.54	54.56	0.00
Receivables Management	Unsecured	74.00	NA	NA	0.00	0.00
TARGET FINANCE LLC	Unsecured	2,617.00	NA	NA	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	8,523.00	7,473.95	7,473.95	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	66,974.00	81,683.49	81,683.49	0.00	0.00
US DEPT OF EDUCATION	Unsecured	6,223.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$61,988.74	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$61,988.74	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,147.80	\$4,147.80	\$0.00
TOTAL PRIORITY:	\$4,147.80	\$4,147.80	\$0.00
GENERAL UNSECURED PAYMENTS:	\$97,070.52	\$2,888.77	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,386.22</u>
Disbursements to Creditors	<u>\$7,036.57</u>
TOTAL DISBURSEMENTS :	<u>\$11,422.79</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/11/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.